

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JAMES E. SKIFF

Debtor(s)

Case No. 19-20470GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2019.
- 2) The plan was confirmed on 05/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/29/2019, 10/20/2020, 10/20/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2020, 10/08/2021.
- 5) The case was completed on 11/29/2022.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,035.40.
- 10) Amount of unsecured claims discharged without full payment: \$46,723.62.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$16,186.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$16,186.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,150.00
Court Costs \$0.00
Trustee Expenses & Compensation \$728.40
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,878.40

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,942.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BUTLER STONE CRAFT	Unsecured	2,700.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE(*)	Unsecured	0.00	NA	NA	0.00	0.00
COMMUNITY BANK(*)	Unsecured	5,845.00	5,846.08	5,846.08	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	795.00	795.15	795.15	38.48	0.00
DISCOVER BANK(*)	Unsecured	4,695.00	4,732.50	4,732.50	229.00	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	283.00	NA	NA	0.00	0.00
DONLEY BRICK CO	Unsecured	NA	1,614.64	1,614.64	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	642.13	642.13	31.07	0.00
FED LOAN SERVICING++	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO++	Unsecured	0.00	NA	NA	0.00	0.00
FREEDOM CREDIT UNION	Secured	5,677.00	0.00	4,861.82	4,861.82	763.59
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	4,553.76	4,553.76	220.35	0.00
MARINER FINANCE LLC	Unsecured	1,750.00	1,764.12	1,764.12	85.37	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	217.85	217.85	10.54	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	NA	0.00	61.98	61.98	18.70
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	8,502.00	8,673.11	8,673.11	419.68	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	104,939.20	104,939.20	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	770.22	0.00	0.00	0.00
SALLIE MAE BANK	Unsecured	0.00	14,936.35	14,936.35	722.75	0.00
SCOLOPAX LLC	Unsecured	4,660.00	4,982.81	4,982.81	241.11	0.00
SILHOL BUILDERS	Unsecured	950.00	NA	NA	0.00	0.00
STERLING CREDIT CORP	Unsecured	7,403.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
T MOBILE/T-MOBILE USA INC BY AM	Unsecured	0.00	217.42	217.42	10.52	0.00
TD BANK USA NA**	Unsecured	534.00	585.59	585.59	28.34	0.00
UNITED STATES DEPARTMENT OF EI	Unsecured	0.00	56,065.03	56,065.03	2,712.90	0.00
UNITED STATES DEPARTMENT OF EI	Unsecured	0.00	17,453.31	17,453.31	844.54	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	141.78	141.78	6.86	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,861.82	\$4,861.82	\$763.59
All Other Secured	\$61.98	\$61.98	\$18.70
TOTAL SECURED:	\$4,923.80	\$4,923.80	\$782.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$123,221.63	\$5,601.51	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,878.40</u>	
Disbursements to Creditors	<u>\$11,307.60</u>	
TOTAL DISBURSEMENTS :		<u>\$16,186.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/14/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.